

Substitute for form 1449A/PTO		Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
		Art Unit	3688
		Confirmation No.	6949
		Examiner Name	Dagnew, Saba
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U.S. PATENT DOCUMENTS

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2005003	06-18-1935	PATTON, LOUIS J., et al.	
	2.	US 6581831	06-24-2003	Madani	
	3.	US 6595342	07-22-2003	Maritzen et al.	
	4.	US 6665687	12-16-2003	Burke	
	5.	US 6697799	02-24-2004	Neal et al.	
	6.	US 6857566	02-22-2005	WANKMUELLER, JOHN	
	7.	US 6871174	03-22-2005	Dolan et al.	
	8.	US 6968348	11-22-2005	CARONE, Trevor A., et. al.	
	9.	US 7066382	06-27-2006	Kaplan	
	10.	US 7069244	06-27-2006	Strayer et al.	
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	12.	US 7090138	08-15-2006	RETTEENMYER et al.	
	13.	US 7171385	01-30-2007	DEMBO, RON et al.	
	14.	US 7249097	07-24-2007	HUTCHISON et al.	
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	16.	US 7260549	08-21-2007	SPIELMANN et al.	
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24.	US 7401731	07-22-2008	PLETZ, TRACY et al.		
25.	US 7506804	03-24-2009	Zajkowski et al.		
26.	US 7512551	03-31-2009	Postrel		
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28.	US 7630935	12-08-2009	LOEGER et al.		
29.	US 7676459	03-09-2010	CARONE, Trevor A., et. al.		
30.	US 7686218	03-30-2010	Hessburg et al.		
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33.	US 7742970	06-22-2010	Thierer et al.		
34.	US 7747463	06-29-2010	Phillips et al.		
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	46.	US 2008-0133350	06-05-2008	White et al.	
	47.	US 2007-0226097	09-27-2007	KEECHLE, ALEXANDER	
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	49.	US 2007-0038515	02-15-2007	POSTREL, RICHARD	
	50.	US 2006-0259390	11-16-2006	ROSENBERGER, RONALD J.	
	51.	US 2006-0161478	07-20-2006	Turner et al.	
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	63.	US 2005-0267800	12-01-2005	TIETZEN et al.	
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	65.	US 2005-0251470	11-10-2005	SULLIVAN	
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	72.	US 2005-0234769	10-20-2005	JAIN et al.	
	73.	US 2005-0222906	10-06-2005	CHEN	
	74.	US 2005-0216346	09-29-2005	KUSUMOTO et al.	
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	80.	US 2005-0187820	08-25-2005	MOHAN	
	81.	US 2005-0177508	08-11-2005	Pembroke	
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	83.	US 2005-0171839	08-04-2005	CORRIERE	
	84.	US 2005-0160003	07-21-2005	BERARDI, MICHAEL J. et al.	
	85.	US 2005-0149440	07-07-2005	MICHELASSI et al.	
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	87.	US 2005-0149386	07-07-2005	AGURA et al.	
	88.	US 2005-0144105	06-30-2005	CZYZEWSKI	
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93.	US 2005-0125292	06-09-2005	KASSAB et al.		
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98.	US 2005-0096976	05-05-2005	NELMS		
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		Country Code Number-Kind Code (if known)				YES/NO
129.	WO	98/58345	12/23/1998	PICCIALLO		

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

*Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION
		YES/NO	
130.		AMERICAN BANKER INC, American Banker, Inc., NCBN to Become Biggest Bank in Visa Debit Card Program, The American Banker, March 8, 1979	
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132.		DAVIS, D., Merchants Unbound, Card Technology, June 2004, Vol. 9, No.7, page 36 (8 pages).	
133.		E-LOAN, A Better Way to Get a Loan - Frequently Asked Questions (FAQ), April 7, 2001, eloan.com (web.archive.org/web/20010407063242/www.wheels.eloan.com/cgi-bin/show/autofa...)	
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135.		KIBBLE-SMITH, House Committee on Ways and Means, Statement of Brian Kibble-Smith, JPMorgan Chase Treasury Services, April 5, 2006	
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137.		LexisNexis Academic, On the Way, Vol. 1997, No. 74, pg. 2, March 31, 1997	
138.		McMONAGLE, Chapter VII - Cash Balance Plans in a Traditional Defined Benefit World, as found on google.scholar (dev.soa.org, January 2002), www.soa.org/.../monographs/retirement-systems/cash-balance-symposium/2002/january/m-rs02-3-07.pdf - 2009-05-07	

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